

Information to identify the case:

Debtor 1	Annette Bove		Social Security number or ITIN xxx-xx-7674
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court		District of New Jersey	
Case number: 16-31782-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Annette Bove

12/16/21

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Annette Bove
Debtor

Case No. 16-31782-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Dec 16, 2021

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2021:

Recip ID	Recipient Name and Address
db	+ Annette Bove, 380 Forest Avenue, Lyndhurst, NJ 07071-2411
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
cr	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516499329	+ Bene Card, PO Box 779, Mechanicsburg, PA 17055-0779
516499330	+ Bureau of Accounts, PO Box 538, Howell, NJ 07731-0538
516499334	+ Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
516531168	+ Dr. Richard Pizzano, c/o Paula G. Kaplan, Esq., 55 Morris Avenue Suite 200, Springfield, NJ 07081-1422
516499335	+ Elite Orthopedics & Sports, Summit Collection Services Inc, PO Box 306, Ho Ho Kus, NJ 07423-0306
516499336	+ Emerg Phys Svcs of NJ PA, HRRG, PO Box 8486, Pompano Beach, FL 33075-8486
516499337	+ Family Dentistry, Maria M. Rincon Lorenzo DDS, 15 Ames Avenue, Rutherford, NJ 07070-1701
516499339	+ Gentle Dental, 531 Ridge Road, Lyndhurst, NJ 07071-2739
516499343	+ HCFS Healthcare, Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
516499345	+ HRRG, PO Box 5406, Cincinnati, OH 45273-0001
516499340	Hackensack Digestive Disease, 52nd First Street, Hackensack, NJ 07601
516499342	+ Hackensack Radiology Group, Hackensack Med Ctr/Newman St Imaging, Michael Harrison - Attorney At Law, 3155 Route 10 - Suite 214, Denville, NJ 07834-3430
516499341	+ Hackensack Radiology Group, PO Box 416367, Boston, MA 02241-6367
516499344	+ Holy Name Hospital/Holy Name Medical Ctr, 718 Teaneck Road, Teaneck, NJ 07666-4245
516499347	+ Imaging Subspecialists of North Jersey, PO Box 3607, Evansville, IN 47735-3607
516499352	+ MD Partners of EHMC, PO Box 14099, Belfast, ME 04915-4034
516499353	+ Michael Harrison, Attorney At Law, 3155 State Route 10 East, Suite 214, Denville, NJ 07834-3430
516499354	Michael Harrison, Attorney At Law, 3155 Foute 10 East, Suite 214, Denville, NJ 07834
516499355	+ Montclair Radiology, 777 Passaic Avenue, Clifton, NJ 07012-1804
516499361	#+ Orthopaedic Associates, 15-01 Broadway, Suite 20, Fair Lawn, NJ 07410-6003
516499362	+ Paraums Medical Imaging, Summit Collection Services Inc, PO Box 306, Ho Ho Kus, NJ 07423-0306
516499365	+ Peace Health Partners PC, 718 Teaneck Road, Teaneck, NJ 07666-4245
516499370	+ Summit Medical Group PA, PO Box 14000, Belfast, ME 04915-4033
516499371	+ The Dermatology Group, PO Bo x791486, Baltimore, MD 21279-0001
516499373	+ Total Cardiology Care, 120 Franklin Street, Jersey City, NJ 07307-2326
519028681	+ Towd Point Mortgage Trust 2020-4, U.S. Bank Natio, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519028682	+ Towd Point Mortgage Trust 2020-4, U.S. Bank Natio, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Towd Point Mortgage Trust 2020-4, U.S. B Serviced by Select Portfolio Servicing,

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 16 2021 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov		

District/off: 0312-2

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Date Rcvd: Dec 16, 2021

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Total Noticed: 67

516499327	+ EDI: RMCB.COM	Dec 16 2021 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516499328	Email/Text: ebn@americancollect.com	Dec 17 2021 01:23:00	AMCA, 4 Westchester Plaza, Building 4, Elmsford, NY 10523-1615
516669410	EDI: BL-BECKET.COM	Dec 16 2021 20:31:00	Americancollect, PO Box 1566, Manitowoc, WI 54221
516499332	+ Email/Text: ebn@rwjbh.org	Dec 17 2021 01:23:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516720324	+ EDI: WFNNB.COM	Dec 16 2021 20:31:00	Clara Mass Medical Center, PO Bo x29948, New York, NY 10087-0001
516499333	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 17 2021 01:23:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516499338	+ EDI: RMSC.COM	Dec 16 2021 20:32:41	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
516499346	+ EDI: IIC9.COM	Dec 17 2021 01:23:00	GE Capital Retail Bank, PO Box 103104, Roswell, GA 30076-9104
516499348	+ EDI: RMSC.COM	Dec 17 2021 01:23:00	IC Systems, Attn Bankruptcy, 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
516499331	EDI: JPMORGANCHASE	Dec 17 2021 01:23:00	JC Penneys/Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064
516668122	EDI: JPMORGANCHASE	Dec 17 2021 01:23:00	Chase Mortgage, PO Box 78420, Phoenix, AZ 85062
516499349	+ Email/Text: PBNCNotifications@perituservices.com	Dec 17 2021 01:23:00	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
516630434	Email/PDF: resurgentbknotifications@resurgent.com	Dec 16 2021 20:31:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516499350	+ EDI: RMCB.COM	Dec 16 2021 20:32:42	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516658024	+ EDI: MID8.COM	Dec 17 2021 01:23:00	Laboratory Corp of America, AMCA, PO Box 1235, Elmsford, NY 10523-0935
516499356	Email/Text: billing@montrad.net	Dec 17 2021 01:23:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516499351	+ EDI: WFNNB.COM	Dec 16 2021 20:31:00	Montclair Radiology, 777 Passaic Avenue, Suite 360, Clifton, NJ 07012
516499357	+ EDI: NAVIENTFKASMSERV.COM	Dec 17 2021 01:23:00	Mandee/Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
516627910	EDI: NAVIENTFKASMSERV.COM	Dec 17 2021 01:23:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
516499358	+ Email/Text: electronicbkydocs@nelnet.net	Dec 16 2021 20:31:00	Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
516513670	+ EDI: ECMC.COM	Dec 17 2021 01:23:00	Nelnet Loans, Nelnet Claims, Po Box 82505, Lincoln, NE 68501-2505
516499359	EDI: WFNNB.COM	Dec 17 2021 01:23:00	Nelnet on behalf of College Assist, c/o Educational Credit Management Corp, PO Box 16358, St. Paul MN 55116-0358
			New York & Co/Comenity Bank, Po Box 18215, Columbus, OH 43218

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516499360	+ EDI: RMSC.COM	Dec 17 2021 01:23:00	Old Navy/Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064
516499364	+ Email/Text: janicemorgan@optimum.net	Dec 16 2021 20:32:00	PDAB INC, PO Box 98, Rockaway, NJ 07866-0098
516499366	EDI: PRA.COM	Dec 17 2021 01:23:00	Portfolio Recovery, PO Box 41067, Norfolk, VA 23541
516721493	EDI: PRA.COM	Dec 17 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541
516499363	+ EDI: RMSC.COM	Dec 17 2021 01:23:00	Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658
516571276	EDI: Q3G.COM	Dec 17 2021 01:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518135587	+ Email/Text: bncmail@w-legal.com	Dec 16 2021 20:31:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516499368	+ EDI: NAVIENTFKASMSERV.COM	Dec 17 2021 01:23:00	Sallie Mae, Attn: Navient, Po Box 9500, Wilkes-Barr, PA 18773-9500
516499369	+ EDI: CITICORP.COM	Dec 17 2021 01:23:00	Sears/Citibank, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
516720335	+ Email/Text: bncmail@w-legal.com	Dec 16 2021 20:31:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516499372	+ EDI: WTRRNBNK.COM	Dec 17 2021 01:23:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
516499374	EDI: WFNNB.COM	Dec 17 2021 01:23:00	Victoria Secret/Comenity Bank, PO Box 18215, Columbus, OH 43218
516499375	+ Email/Text: collect@williamsalexander.com	Dec 16 2021 20:31:00	Williams Alexander & Assoc, 1479 Route 23 South, Wayne, NJ 07470-7507

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518135588	*+	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516499367	##+	Richard G. Pizzano, MD, Paula G Kaplan, Esq, Sara A. Younger, Esq, 55 Morris Avenue, Suite 200, Springfield, NJ 07081-1422

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Towd Point Mortgage Trust 2020-4 U.S. Bank National Association, as Indenture Trustee dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Nicholas Fitzgerald	on behalf of Debtor Annette Bove fitz2law@gmail.com
Nicholas V. Rogers	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION nj.bkecf@fedphe.com

TOTAL: 6